



International Markets 360 Well-Being Study

2021 Global Report

-Whole Health, Virtual Health, and WFH-

IM Insights & Kantar
June 2021



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Foreword

The 360 Well-being Study is uniquely positioned to understand how Covid-19 has affected people. It is the longest longitudinal study of its kind, assessing a complete view of Whole Health across every generation across the globe. This is a powerful tool because the impact of Covid-19 has been so varied from generation to generation, and country to country. With the 360 Well-being Study, we are able to pinpoint similarities and differences in how different generations were affected by the pandemic and glean findings that may support Health & Well-being going forward.

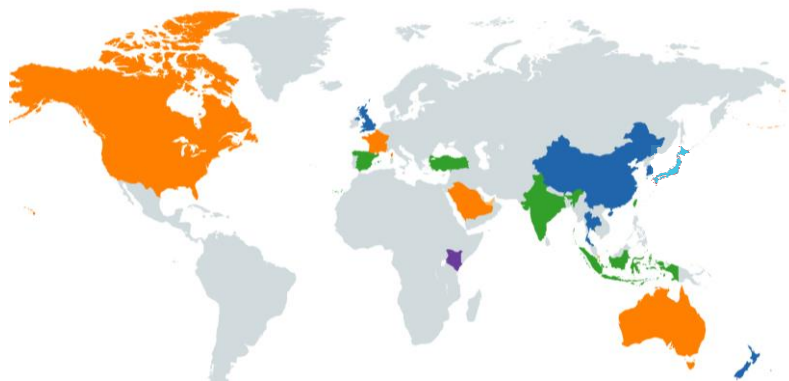
In addition to the annual surveys, we also took quarterly 'pulse' surveys that chart how the world responded to the disease in real time. These pulses are a proxy for the journey that the world took in understanding the implications of the disease and point to a surprising resilience and optimism as we find our way out.

With both the annual surveys and quarterly pulse data, the 360 Well-being Study examines Covid-19 in context and by viewing it through a longer lens is able to understand short-term responses to the pandemic and see how this event has transformed our attitudes to Health & Well-being moving forward.



2021 expanded our understanding of health and explored new behaviors under the 'new normal', while expanding geographical coverage.

Target Age & Market Reach



2015 (aged 25+^): China, Thailand, UK, South Korea, New Zealand, Hong Kong

2016 (aged 25+^): + Taiwan, Indonesia, India, Turkey, Spain

2017 (aged 25+^): + Singapore, UAE

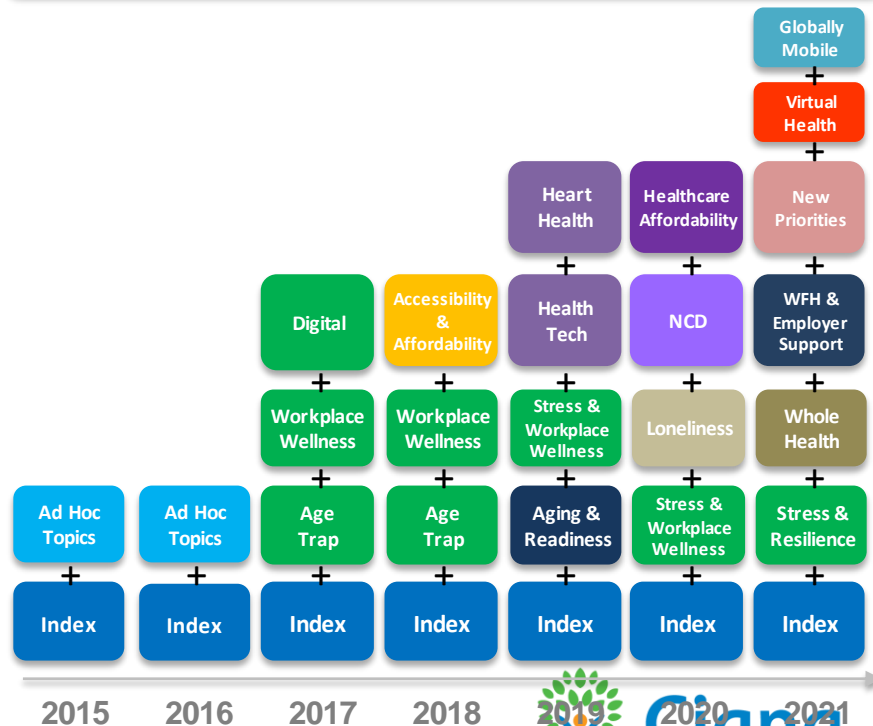
2018 (aged 25+^): + US, Canada (removed in 2021), Mexico (removed in 2019-2020), Brazil (removed in 2019-2020), Australia, France (removed in 2021), Germany (removed in 2020 & added back in 2021), Saudi Arabia, South Africa (removed in 2020), Nigeria (removed in 2020)

2019 (aged 25+^): + Benelux (removed in 2020 & added back in 2021*)

2020 (aged 18+^): + Kenya

2021 (aged 18+): + Japan

Thought-leadership



Study Coverage - 2021 Flagship Study



Market coverage & age target: 21 markets, aged 18 or above

	US	CA	MX	BR	UK [^]	ES [#]	FR	DE	BE	NL	TR [^]	KSA	AE	KE	NG	ZA	CN	HK	TW	KR	JP	TH	IN	ID	SG	AU	NZ
Sample size	1503				1200	1004		404	203	203	1003	503	1002	501			1001	1004	1201	1203	1004	1200	1000	500	1001	400	1003
2021	█				█	█		█	█	█	█	█	█	█			█	█	█	█	█	█	█	█	█	█	█
2020 Pulse Impact	█				█	█							█				█	█	█	█		█			█		█
2020	█	█			█	█	█				█	█	█	█			█	█	█	█		█	█	█	█	█	█
2019	█	█			█	█	█	█	█	█	█	█	█	█			█	█	█	█		█	█	█	█	█	█
2018	█	█	█	█	█	█	█	█			█	█	█	█	█	█	█	█	█	█		█	█	█	█	█	█
2017					█	█					█	█	█	█			█	█	█	█		█	█	█	█	█	█
2016					█						█						█	█	█	█		█	█	█	█		█
2015					█												█	█		█		█		█			█

Highlight in blue/gray = Markets covered in that respective year



Talked to 18,043 people;
Boosted on Globally Mobile in
US and Europe



Online questionnaire from
25 Mar – 17 Apr, 2021



20 minute
survey



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Executive Summary



Covid-19 has been an inflection point for the world, forcing us to adapt in ways never imagined, but there may be a light at the end of the tunnel...

One year after the beginning of the global Covid-19 pandemic, the world's health and well-being is still in a state of turmoil. The most recent results of the Cigna 360 Health & Well-being Index (March-April 2021), reveals the overall index and the five sub-indices that represent various elements of well-being are all significantly below pre-pandemic levels.

In 2020, the impact of the Covid-19 pandemic on health and well-being was immediate. Cigna's early pulse surveys showed a hit to well-being as early as April 2020 with Financial and Social indices falling as markets reacted to the shock of the spread of Covid-19 and social distancing measures were adopted (to varying degrees) around the world.

By June 2020, the overall well-being index had fallen by 1.2 points* as the world realized the pandemic would be a presence for some time to come and we struggled to cope with what that meant.

But the impact has not been uniform and the 360 Well-being Study and its Pulse waves are uniquely positioned to shine a light on how the pandemic has impacted different populations in different ways.

* Pulse 8 Markets

Covid-19 has been an inflection point for the world, forcing us to adapt in ways never imagined, but there may be a light at the end of the tunnel...

The sense of isolation and disconnection caused by repeated lockdowns, social distancing and working from home affected many of us in very specific ways.

For example, the stronger Social well-being[^] showed by Generation Z and Millennials (those aged 18-35) suggests they were able to maintain social connections with friends, perhaps because of their greater digital maturity, while older generations (those aged 50+) generally missed face-to-face connections with friends and coworkers, and this impacted their health and well-being.

Parents with young children appeared to find solace in the family unit (Family well-being has enhanced from last year), creating stronger connections and perhaps a renewed sense of purpose during these troubled times (despite the extra stress they were experiencing).

Parents whose children had already 'left the nest' and those without children reflected their increased loneliness in lower resilience and well-being scores.

Women also bore a greater burden of the negative impact the pandemic brought to health and well-being scores, with many of the metrics[#] used to measure this, scoring lower among women.

Covid-19 has been an inflection point for the world, forcing us to adapt in ways never imagined, but there may be a light at the end of the tunnel...

Although the experience of Covid-19 has forced us to adapt and overcome challenges, it has also provided unexpected *opportunities*.

Work from home caused isolation, but it also freed people from their daily commutes and helped some with work-life balance. It also facilitated a new focus on mental health and well-being, with more people than ever changing their attitudes towards seeking help and support in this regard.

Doing things remotely is more accepted, and this has witnessed an increase in the use of virtual health consultations.

And as we write this in June 2021, are we seeing the bounce back we have been waiting for? Our 360 Well-being Index bounced back 1.2 points*, a significant rebound from December last year (although still below pre-pandemic levels).

It remains to be seen if this is a false dawn, but we will continue to take the world's pulse, and better understand humanity's journey through the pandemic and uncover the resilience and determination the world has shown in the face of adversity.

* Pulse 8 Markets

Major Themes

Top 3 Work From Home Advantages



Commute-free



Safety (Covid-19 free)



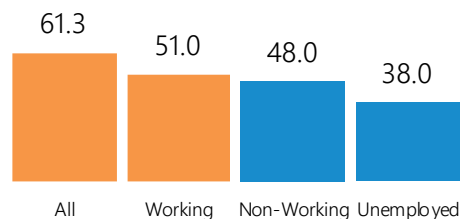
Work-life balance

Covid-19 has accelerated an evolution in our attitude towards the office. 83% of workers globally have been given the option to work from home during the pandemic. In fact, going forward, 2/3 of respondents would prefer some WFH component - whether full or part-time. While there are cultural differences (in Japan only 58% were given the option to WFH), most countries adopted - and readily adapted to - working from home.

The initial reason for WFH was safety, as people isolated from Covid-19. However, soon people found there were distinct advantages: 45% preferred saving time on the daily commute and achieved a better work-life balance (31%) with more time to spend with the family (26%). However, there were also disadvantages: virtual meetings with colleagues and clients took their toll (35% found online communication less effective and 18% reported virtual meeting fatigue). It was also unclear whether people were more productive (17%) or less productive (17%), depending on whether you viewed your home (32%) or your colleagues as more distracting (15%). By and large, people worked longer hours (39%) than shorter ones (22%) - although the longer hours seemed to derive from a lack of routine (11%), being more distracted (9%), and ineffective time management (6%).

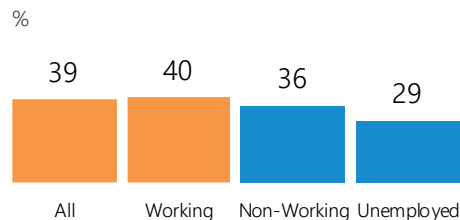
The less effective communication from WFH (35%) was more apparent in older generations. People aged 50+ found themselves reporting lower than average quality of relationships with their supervisors and co-workers, while the digitally adept Millennials (aged 25-34) thrived in their online relationships.

Health & Well-Being Index



By and large, employers adjusted easily to the physical requirements of WFH with most day-to-day needs met (flexible schedules, technology and weekly catch-ups). However, the prolonged stay away from the office uncovered new areas where employees felt they could use more support. With increased world attention on mental health, employees reported a lack of support from employers regarding their holistic health and mental well-being, and this is an area that will need to be expanded upon if WFH is to remain a viable and successful practice.

High Resilience



Despite the shifting landscape of the working environment, people who were working handled Covid-19 better than the non-working or the unemployed. While work stress overall was the greatest contributor to overall stress - it also brought people together (albeit digitally) and gave them purpose as well as financial stability. Without human connection and stable finances, the unemployed and non-working reported less overall well-being and lower resilience, even taking into consideration the higher stress levels that the shifting world of work brought about.

Themes

Covid-19 has created a renewed focus on mental well-being

During the pandemic, usage of remote therapy and counselling has grown

+89%

Anecdotally, the global pandemic has focused the world's attention on mental health. Months of lockdown, of isolation and of uncertainty about the course of the disease led to heightened stress - that has mostly returned to 2019 levels as the year ends. In fact, some countries have seen stress levels drop below those seen in 2019. While some could attribute this to either vaccine optimism or Covid-19 fatigue, it could also be due to a shift in attitude about facing mental health issues.

A quarter of respondents have changed positively in how they respond to mental health issues, with more people inclined either to seek professional help (19%) or healthy self-help solutions (26%) such as exercise or meditation apps. A third even indicated they would be less likely to use unhealthy solutions such as alcohol to 'depress'.

This change has gone hand-in-hand with an uptick in those willing to try virtual health solutions, with 69% of respondents saying they were willing to try virtual counselling, and a full 89% have claimed to have used remote therapy and counselling during the pandemic, compared with before.

Employees working from home have also indicated a strong preference for mental health support either through tips and insurance that covers virtual health - although most employers are yet to put these support mechanisms in place (26% points gap between preferred employer support and measures put in place).

This renewed focus on mental well-being, especially in the workplace, is likely to stay and how it is addressed in the workplace will become an increasingly important question.

Work From Home



Key highlights

WFH has been a curious phenomenon, bringing both positive and negative outcomes to the world.

On one hand employees benefit most from time saved from commuting, providing better work/ life balance and of course, reducing the risk of exposure to Covid-19.

On the other hand, claimed productivity suffers, and bonding between colleagues diminishes in turn affecting Social well-being. And for women, they feel their career development opportunities may be impacted.

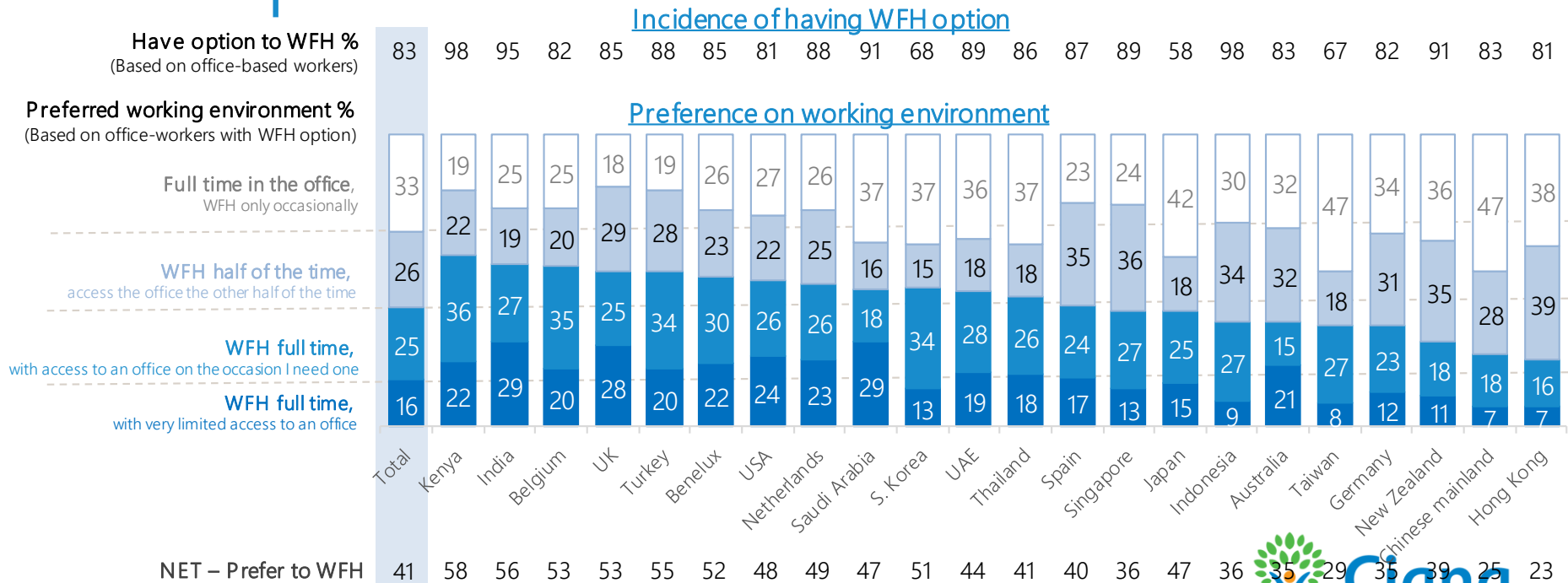
Overall, employees see WFH as a positive, but the way it is executed needs to have careful consideration made.

The lack of engagement that results in virtual working needs to be compensated with regular check-ins and a greater focus on 'how are you?' type engagements.

Moreover, employees are actively looking for more support for mental health challenges/ insurance from employers who implement WFH policies.

Virtual Office

Virtual working is a factor in most countries, four in five white collar office workers have flexibility to WFH during the pandemic. Kenya, India and Europe prefer continuing WFH full time compared to APAC markets who prefer having some level of flexibility in between virtual office and physical presence in the office.



W22. Which one of the following best describes your company's work environment pre-pandemic?; Base: All respondents (18043)



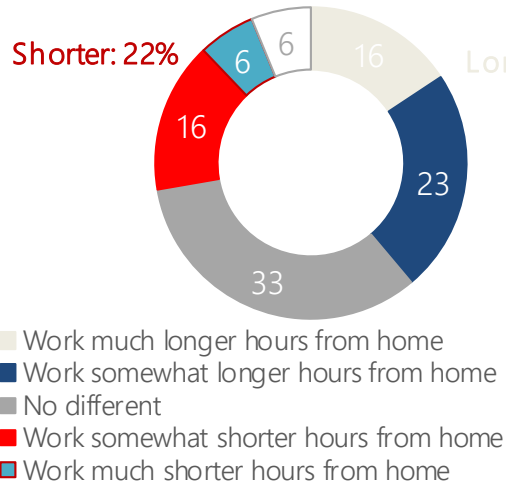
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Working Hours When WFH

Despite two in five working longer hours in WFH mode, there does not seem to be any resentment felt, with many claiming this is a trade-off for not having to commute or indeed, personally wanting to work more.

Working Hours when WFH vs. at office



Base: Office-based workers (7191)

Reasons for Working Longer Hours

Base: Office-based workers	7191
I don't commute to work every day, so I can spend more time working	12
Lack of routine, e.g. no official time off or lunch time	11
Excessive workload	9
More distractions at home, e.g. TV, home-schooling	9
I personally choose to work longer hours	8
Virtual meeting fatigue	7
It is expected of me	6
I can't manage my time effectively	6
Fewer distractions at home so I can work longer hours	6
I am less productive (deliver less output/work)	5

Benefits and Disadvantages of WFH

There are clear benefits in workers' minds, but equally, there are disadvantages. Any policy of WFH will need to acknowledge and leverage the advantages but overcome the disadvantages focusing on how to improve communication and engagement in a virtual or indeed a hybrid way.

Benefits of WFH

	Total
Less time spent on commute	45
Feel safer, e.g. less in contact with others physically	32
Better work-life balance	31
Money savings	27
More time with family and friends	26
More casual, e.g. don't always have to be in office attire	26
More effective in my time management	25
Less stressed about having to deal with office politics in-person	19
More productive (deliver more output/work)	17
More time for exercise or hobbies	16
Less office distractions, e.g. co-workers chit-chatting	15
A customized home office / working environment	15

Disadvantages of WFH

	Total
Less effective communication vs. face-to-face	35
More distractions at home	32
Less opportunity to socialize and bond with colleagues	32
Weaker collaboration with my team	32
Lack of physical movement	24
Lack of adequate equipment or technical support	22
Lack of routine	20
Virtual meeting fatigue	18
I am less productive (deliver less output/work)	17
Costs more, e.g. higher usage of electricity	17
Lack of space or privacy at home	16
Work-life imbalance	13
I am less effective in my time management	13

W19. What are the top 3 benefits of working from home for you? Please rank in order of importance, with '1' being the most important.

W20. In your view, what are the main disadvantages of working from home? Please rank the top 3 disadvantages.

Base: Those with WFH option (5947); Those prefer to work in office (3521)



Higher/Lower at 95% significance against Total



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Benefits and Disadvantages of WFH

Having flexibility in working full time in office and virtual office allows for greater work-life balance, and at the same time minimizing the trade-off of lower productivity.

^ Those who prefer WFH half of the time, access the office the other half of the time

Benefits of WFH

	Total	Half-half^
Less time spent on commute	45	50 ↑
Feel safer, e.g. less in contact with others physically	32	31
Better work-life balance	31	35 ↑
Money savings	27	27
More time with family and friends	26	25
More casual, e.g. don't always have to be in office attire	26	25
More effective in my time management	25	25
Less stressed about having to deal with office politics in-person	19	17
More productive (deliver more output/work)	17	17
More time for exercise or hobbies	16	15
Less office distractions, e.g. co-workers chit-chatting	15	14
A customized home office / working environment	15	13

Disadvantages of WFH

	Total	Half-half^
Less effective communication vs. face-to-face	35	34
More distractions at home	32	31
Less opportunity to socialize and bond with colleagues	32	36 ↑
Weaker collaboration with my team	32	31
Lack of physical movement	24	25
Lack of adequate equipment or technical support	22	22
Lack of routine	20	23 ↑
Virtual meeting fatigue	18	21 ↑
I am less productive (deliver less output/work)	17	14 ↓
Costs more, e.g. higher usage of electricity	17	16
Lack of space or privacy at home	16	17
Work-life imbalance	13	13
I am less effective in my time management	13	11 ↓

W19. What are the top 3 benefits of working from home for you? Please rank in order of importance, with '1' being the most important.

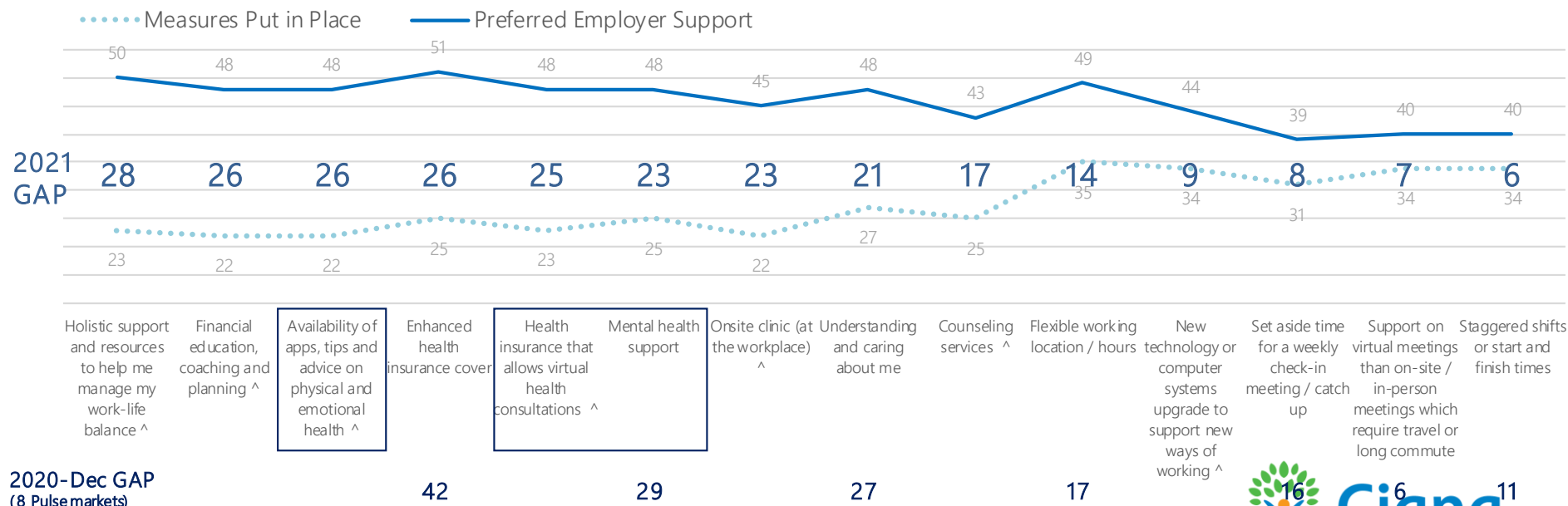
W20. In your view, what are the main disadvantages of working from home? Please rank the top 3 disadvantages.

Base: Those with WFH option (5947); Those prefer to work in office (3521); Those who prefer half/half (1546)

Unmet Support from Employer

Flexible working hours and hardware support offered by employers are insufficient to provide security and support to overall well-being. While insurance coverage is the most desirable form of support, measures to support mental health and virtual consultations are also important, however they are currently in place for less than one-quarter of employees. More work needs to be done in this area.

Gap between preferred employer support vs. measures put in place



2020-Dec GAP
(8 Pulsemarkets)



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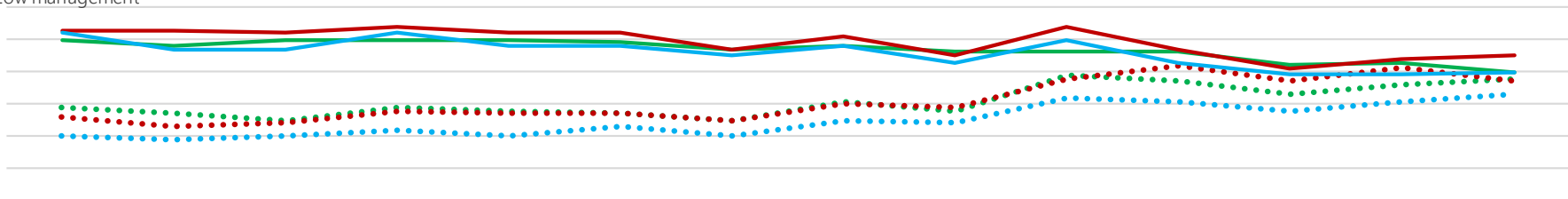
Unmet Support from Employer BY MANAGEMENT LEVEL

And more consultation is required among the rank and file as there is a clear gap between preferences, again, underlining that more work my senior management needs to be done.

Gap between preferred employee support vs. measures put in place

Top	21	21	25	21	22	22	22	18	18	7	9	9	7	2
Mid	27	30	28	25	25	25	22	22	16	16	6	4	2	8
Low	32	28	27	29	28	25	25	23	19	18	12	10	9	7

Top management: Measures Put in Place (green dotted), Preferred Employer Support (green solid)
 Mid management: Measures Put in Place (red dotted), Preferred Employer Support (red solid)
 Low management: Measures Put in Place (blue dotted), Preferred Employer Support (blue solid)



Holistic support and resources to help me manage my work-life balance	Financial education, coaching and planning	Availability of apps, tips and advice on physical and emotional health	Enhanced health insurance cover	Health insurance that allows virtual health consultations	Mental health support	Onsite clinic (at the workplace)	Understanding and caring about me	Counseling services	Flexible working location / hours	New technology or computer systems upgrade to support new ways of working	Set aside time for a weekly check-in meeting / catch up	Support on virtual meetings than on-site / in-person meetings which require travel or long commutes	Staggered shifts or start and finish times
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Virtual Health



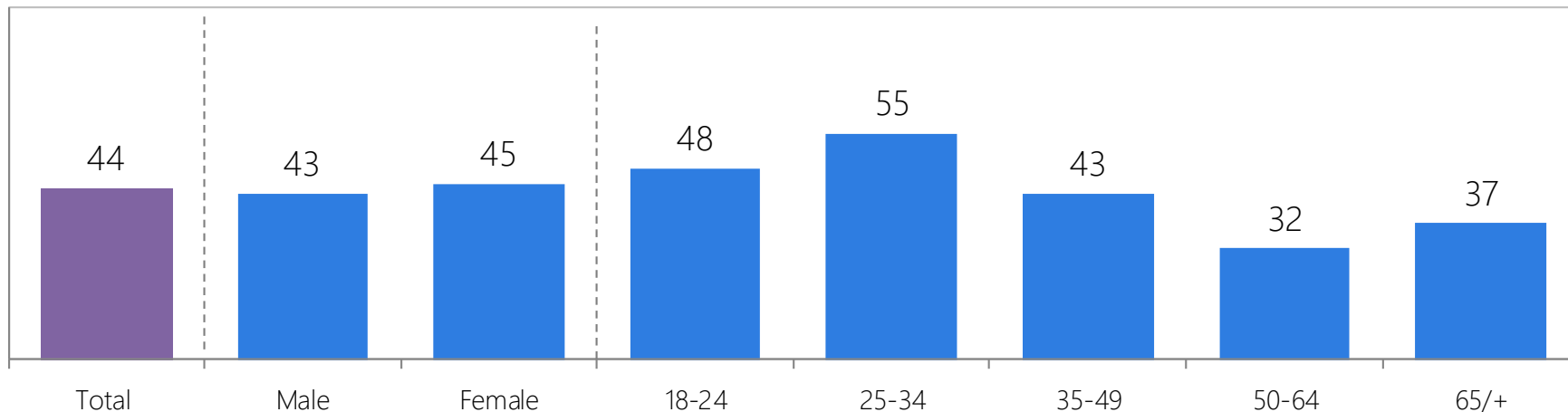
Key highlights

- Acceptance and usage of virtual health have been accelerated by the pandemic. Unsurprisingly, Gen Z and their higher levels of digital maturity are the most open to it.
- These groups of younger consumers are also facing greater levels of stress. Our study elsewhere has suggested they are facing unique challenges with their education and getting a first job. Added to the fact that they are most open to virtual health options, they are likely to be a first adopter group.
- This is not to say that virtual health usage did not expand among older adults. Their resistance to the format will require a greater understanding of the factors that may further facilitate their adoption of virtual health.

Penetration of Virtual Health (VH)

Unsurprisingly, digital natives (Gen Z and Millennials) are more likely to have used virtual health (VH). While older adults are not unfamiliar with VH, one-third of people over 50 (pre-retirees and retirees) has already used health services via virtual engagement.

Virtual health services usage before or during pandemic



AA30. By virtual health services we mean using telephone, video, digital application or website that allows you to access healthcare services or advice, such as from a doctor or clinical professional.

Which of these services have you accessed via virtual health services, either before or during the pandemic?

Base: All respondents (18043)

Usage of VH by Services

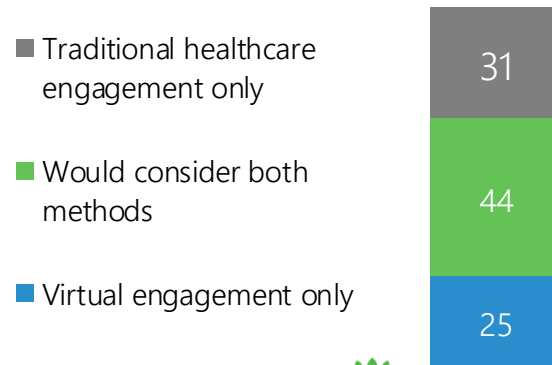
Covid-19 has accelerated acceptance and penetration of VH. Among various healthcare service users, a greater shift to virtual engagement is observed for mental health therapy and counselling. Added to the overall observation that attitudes to and seeking mental health help rates have all improved during Covid-19, this is an 'in' to further socialize the virtual health format.

	Total VH usage	Before pandemic	During pandemic	vs before pandemic [^]
General health advice, e.g. nutrition and lifestyle tips	50	21	36	↑68%
Therapy and counselling, e.g. for mental health challenges such as stress, depression	47	18	33	↑89%
Prescriptions (refill)	37	15	27	↑78%
Specialist consultation, e.g. oncologist, dermatologist	35	14	23	↑69%
Triage or initial hospital assessment	34	13	23	↑75%
General support triggered by an ailment, e.g. cold & flu, stomach ache, rashes	33	13	23	↑81%
General / Regular health check-ups	30	12	21	↑72%

Benefit and Preference of VH on Mental Health

With greater awareness of mental health, people see clear benefit of always-on availability to take care of mental health well-being. Over two-thirds are open to VH therapy counselling in the area of mental health.

	Total
• My well-being could be cared for 24/7	49
• Allows early detection or diagnosis, even when symptoms just start to emerge	42
• More open to talk about it, e.g. as I am in a more comfortable setting than in a clinic	41
• Makes it more affordable to get support like counseling	39
• Encourages early start to therapy	38
• Could help to track progress to recovery, e.g. via reminders on mobile apps	38
• No benefit	8



AA20. How would you prefer to receive the following health services (Traditional healthcare engagement only/ Virtual engagement only/

Would consider both methods)? | AA32 What are the top 3 benefits to you for how virtual health services could help you if you were struggling with your mental health well-being?

Base: Mental health service users (7157)



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VH Future Usage Intent - Ranking

People are open to VH for less risk-involved and routine services. Services that require physical interaction of some sort such as specialist consultations and health check-ups are still traditional engagement driven.

		Dec 2020 (Pulse Wave 5) ^	2021
	Consider / Prefer virtual engagement		
<i>Lower health risk-involved / Routine but not targeted</i>	General health advice, e.g. nutrition and lifestyle tips	1	1
	Prescriptions (refill)	2	2
<i>Routine but targeted</i>	Therapy and counselling, e.g. for mental health challenges	3	3
	General support triggered by an ailment	4	4
	Triage or initial hospital assessment	NA	5 NEW
<i>Specific (physical) / in-depth consultation needed</i>	Specialist consultation, e.g. oncologist, dermatologist	6	6
	General / Regular health check-ups	5	7

Benefits of VH

BY AGE

Convenience and ability to access anytime are key benefits of VH. These are particularly relevant and offer strong value to older adults who have been more vulnerable during Covid-19 and affected by the inconvenience of social distancing restrictions (e.g., shorter service hours). Younger-aged appreciate wider options of credible doctors and clinics.

	Total	18-24	25-34	35-49	50-64	65/+
• Convenience - no travel, no queue, no wait time	51	51	46 ↓	50	57 ↑	53
• Access to healthcare services 24/7	42	45 ↑	42	43	42	36 ↓
• Less chance to be exposed to germs (reduce risk of acquiring other infections)	39	39	36 ↓	39	39	39
• Quicker time to first available appointments	34	36	35	35	33	28 ↓
• Access to healthcare services during social distancing restrictions are in place	34	32 ↓	33	34	37 ↑	37 ↑
• Less expensive than face-to-face consultations	25	27 ↑	25	25	25	19 ↓
• No need to take time off work	24	14 ↓	25	29 ↑	26 ↑	7 ↓
• Easier to access medicines and medical needs (long term chronic illnesses)	24	20 ↓	24 ↑	24	26 ↑	26
• Access to wider range of credible doctors and clinics	22	23 ↑	24 ↑	22	19 ↓	17 ↓
• Monitor health condition / treatment progress with medication reminder	18	19	21	18	16	14
• Rural medical support	18	18	18 ↑	17	18 ↓	17 ↓
• Ability to undergo treatments like physical therapy with online supervision	16	15 ↑	18 ↑	17	14 ↓	9 ↓
• Will not be recognized as patients of depression/ skin diseases	13	14	15	13	10	7

Barriers to Acceptance

Established relationships with regular doctor forms the major barrier to moving older adults to VH.

Lack of knowledge about VH and concern over data security hinder wider acceptance among the younger segment which can be addressed through consumer education.

	Total	18-24	25-34	35-49	50-64	65/+
• Prefer to see my regular doctor	46	39↓	39↓	42↓	54↑	63↑
• Don't think it's suitable to give a right diagnosis and treatment for me	35	41↑	35	34	36	31
• Not comfortable talking virtually	28	32↑	28	26↓	29	31
• Don't know enough about virtual health	21	27↑	22	20	20↓	20
• Concerned about data security (personal & health data) on virtual platforms	20	21	21↑	19	19	18
• Unclear about fees of using virtual health	17	19	19↑	17	14↓	15
• Don't know how to start using virtual health / not familiar with using VH	15	15	16	15	14	15
• Don't believe in it	14	13	12↓	15	15	17
• No one around me is using virtual health	14	17↑	16	14	12↓	12↓
• Poor broadband / internet issues	9	14↑	11	9	6↓	5↓
• No government policy that supports virtual health / promotes virtual health	9	10	11	8	6↓	7
• My doctor(s) do not recommend the use of virtual health	5	4	8	5	4	3
	8328	911	1864	1864	2055	682

Lack of Knowledge & Trust

Base : those who prefer Traditional Engagement only for 3 or more health services

Triggers to Acceptance

Offering fast-pass referral to specialists, coupled with insurance coverage, giving options to see their regular doctor to reduce feelings of risk and simulate face-to-face interaction online can move the acceptance needle for people aged over 50 years-old.

Transparency and extended network drives usage among younger consumers.

	Total	18-24	25-34	35-49	50-64	65/+
Referral to a specialist could be obtained quicker	38	33↓	34↓	38	45↑	48↑
Covered by my insurance	35	30↓	31↓	36↑	38↑	40↑
Fees are clearly outlined; no hidden charges	32	34	33	31	34	27↓
Endorsed by the Government or Health Departments	31	31	30	33↑	32	29
Prescribed medicines could be delivered to my home / office on the same day	31	32	30	30	31	31
Ability to see the profile of the medical professionals	23	26↑	24↑	22	22	18↓
Access to experienced specialists outside my country	20	25↑	23↑	20	16↓	15↓
Demonstration on how physical examination can be done virtually	19	20	20	19	17↓	18
A centralized location with the necessary equipment for virtual consultations	19	19	21↑	19	17↓	13↓
Ability to see my regular doctor or general practitioner for an additional fee	18	17↓	19↑	19	17	24↑
Endorsed by private healthcare providers	17	15↓	19↑	16	16	18

Base

15156

1820

4177

5538

2951

658



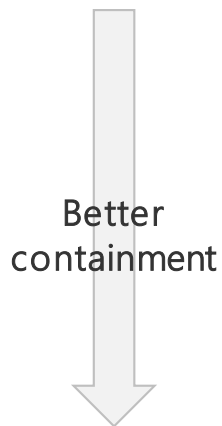
To control or
to vaccinate,
or both?

To control or
to vaccinate,
or both?

Our markets can be seen through two lenses, reflecting how they have
approached Covid-19: keep it locked down and contained (e.g., AU, NZ, SG), or
focus on getting people vaccinated as soon as possible (e.g., US)

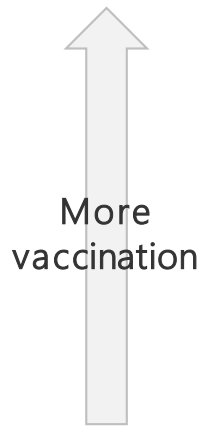
Based on external Covid-19 metrics** snapshot at the time fieldwork began for the 2021 Flagship

Asian markets have done the best at **containment**, in terms of
clamping down on total deaths and cases



	Total deaths (per million)	Total cases (per million)
BEL	2011	78364
GBR	1867	63918
USA	1657	91113
ESP	1614	70246
NLD	983	78305
DEU	914	33940
TUR	376	39815
SAU	192	11220
ARE	152	46890
IDN	149	5527
IND	117	8585
JPN	72	3730
KEN	39	2384
AUS	36	1147
KOR	34	2021
NZL	5	514
SGP	5	10301
CHN	3	71
THA	1	413
TWN	0.4	43

The most extensive **vaccination** thus far has been in the UAE,
followed by UK, US, Singapore and Euro markets and then China



	new vaccinations_ smoothed (per million)
ARE	9546
GBR	8429
USA	7847
SGP	6393
NLD	4437
ESP	4324
BEL	3857
DEU	3708
CHN	3371
TUR	3254
SAU	3153
IND	1673
AUS	1229
IDN	1116
NZL	509
KOR	428
JPN	283
THA	169
KEN	153
TWN	57

** Covid-19 external data source is Our World in Data website: <https://ourworldindata.org/coronavirus>

To control or
to vaccinate,
or both?

Greater Vaccination comes with higher well-being scores for all of our indices.

For **Containment**, the relationship is not across the board; but well-being is higher for the 360 Health & Well-being index and for Physical and Social indices in the markets that have done better on Containment.

		360 Well-being Index	PHYSICAL Index	SOCIAL Index	FAMILY Index	FINANCIAL Index	WORKPLACE Index
Total sample score		61.8	58.6	62.2	66.0	54.6	68.1
CONTAINMENT	Lower	60.9	57.0	60.2	66.1	55.0	69.5
	Higher	62.1	59.5	62.9	65.8	54.1	67.8
VACCINATION	Lower	60.3	57.9	61.3	64.0	51.9	66.7
	Higher	63.0	59.4	62.6	67.7	56.6	69.9

Definitions:

CONTAINMENT	Total deaths per million	Lower <	than overall average of 272
		Higher >	
VACCINATION	New vaccinations per million	Lower <	than overall average of 2871
		Higher >	

Based on Covid-19 metrics snapshot and Flagship survey results at the time fieldwork began for the 2021 Flagship

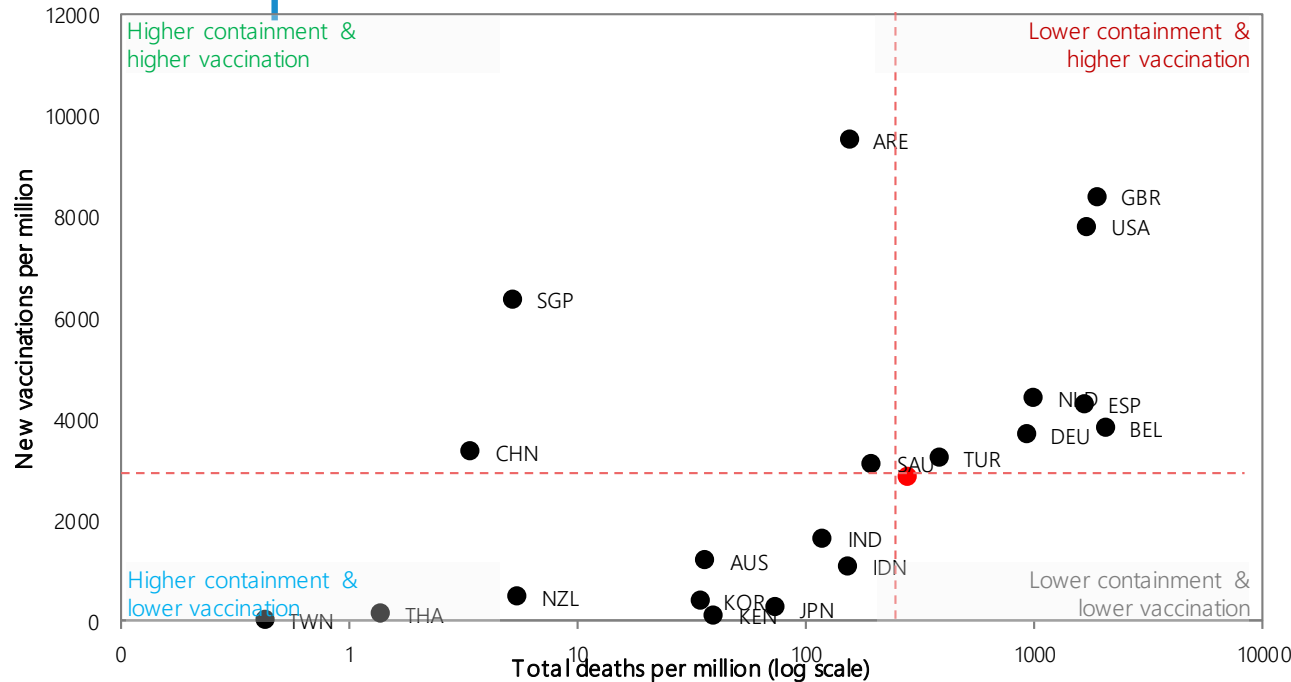
** Covid-19 external data source is Our World in Data website: <https://ourworldindata.org/coronavirus>

* HK is grouped subjectively as High Containment and Low Vaccination, as it is missing data for classifying variables

To control or
to vaccinate,
or both?

We have then grouped the markets on their relative position for these two factors, Containment and Vaccination.

Quadrants are defined as above and below the respective overall averages. Overall, only a few markets have been able to both keep Covid-19 contained and achieve high vaccination rates.



3 GROUPS:

MARKETS

lower Containment +
higher Vaccination

Belgium
Germany
Spain
UK
Netherlands
Turkey
US

higher Containment +
lower Vaccination

Australia
Hong Kong *
Indonesia
India
Japan
Kenya
Korea
New Zealand
Thailand
Taiwan

higher Containment +
higher Vaccination

UAE
China
Saudi Arabia
Singapore



Cigna®

KANTAR

Based on Covid-19 metrics snapshot and Flagship survey results at the time fieldwork began for the 2021 Flagship

** Covid-19 external data source is Our World in Data website: <https://ourworldindata.org/coronavirus>

* HK is grouped subjectively as High Containment and Low Vaccination, as it is missing data for classifying variables

To control or
to vaccinate,
or both?

Markets in the ‘high Containment + higher Vaccination’ quadrant have higher well-being scores across the board.

For the other markets,

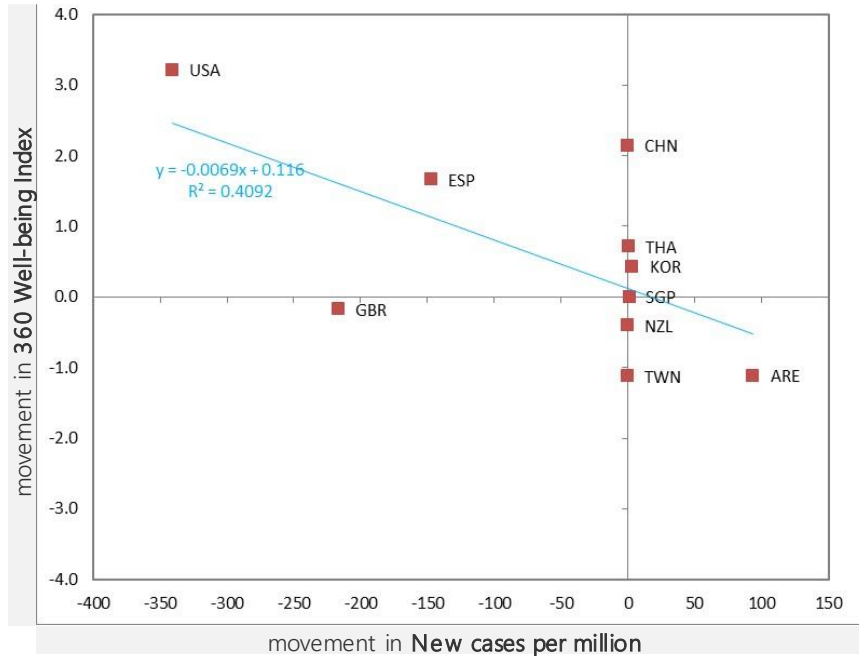
- Being farther along in Vaccination (albeit with lower Containment) is associated with higher wellness for Family, Financial, Workplace
- Greater containment (although lower Vaccination) associates with higher Physical and Social scores

		360 Well-being Index	PHYSICAL Index	SOCIAL Index	FAMILY Index	FINANCIAL Index	WORKPLACE Index
Total sample score		61.8	58.6	62.2	66.0	54.6	68.1
QUADRANTS	lower Containment + higher Vaccination	60.9	57.0	60.2	66.1	55.0	69.5
	higher Containment + lower Vaccination	60.3	57.9	61.3	64.0	51.9	66.7
	higher Containment + higher Vaccination	66.6	63.5	66.8	70.4	59.4	70.6

To control or
to vaccinate,
or both?

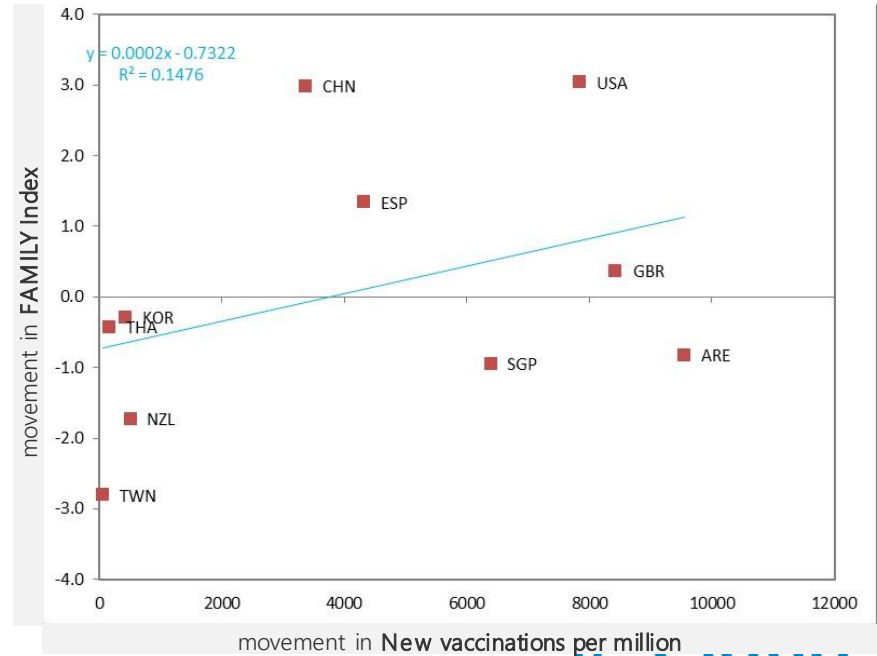
Across markets, there is also a clear relationship between change in Covid-19 New Cases and change in 360 Health & Well-being index; also between changes in New Vaccinations and Family index.

Declining New Cases (from Dec 2020 to Mar 2021) is clearly associated with increasing 360 Health & Well-being index



Based on movements from Wave 5 Pulse to Flagship 2021

Increase in Family index comes with greater momentum in Vaccinations



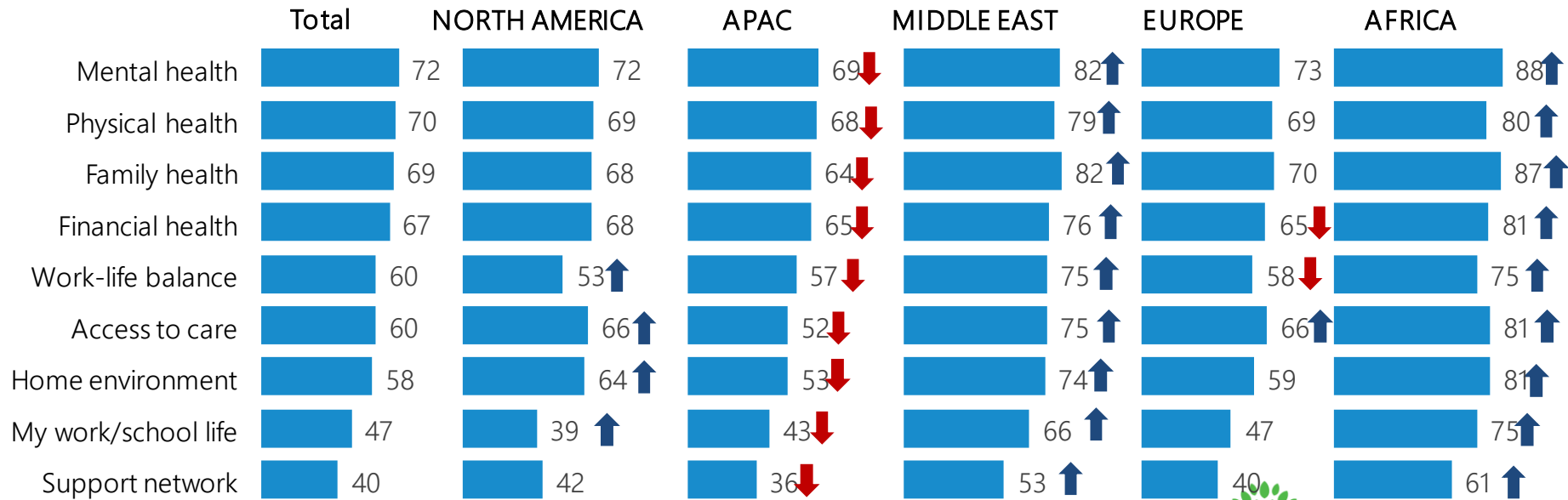
HK cannot be plotted as it is missing data for classifying variables

** Covid-19 external data source is Our World in Data website: <https://ourworldindata.org/coronavirus>

Whole Health

Whole Health Importance

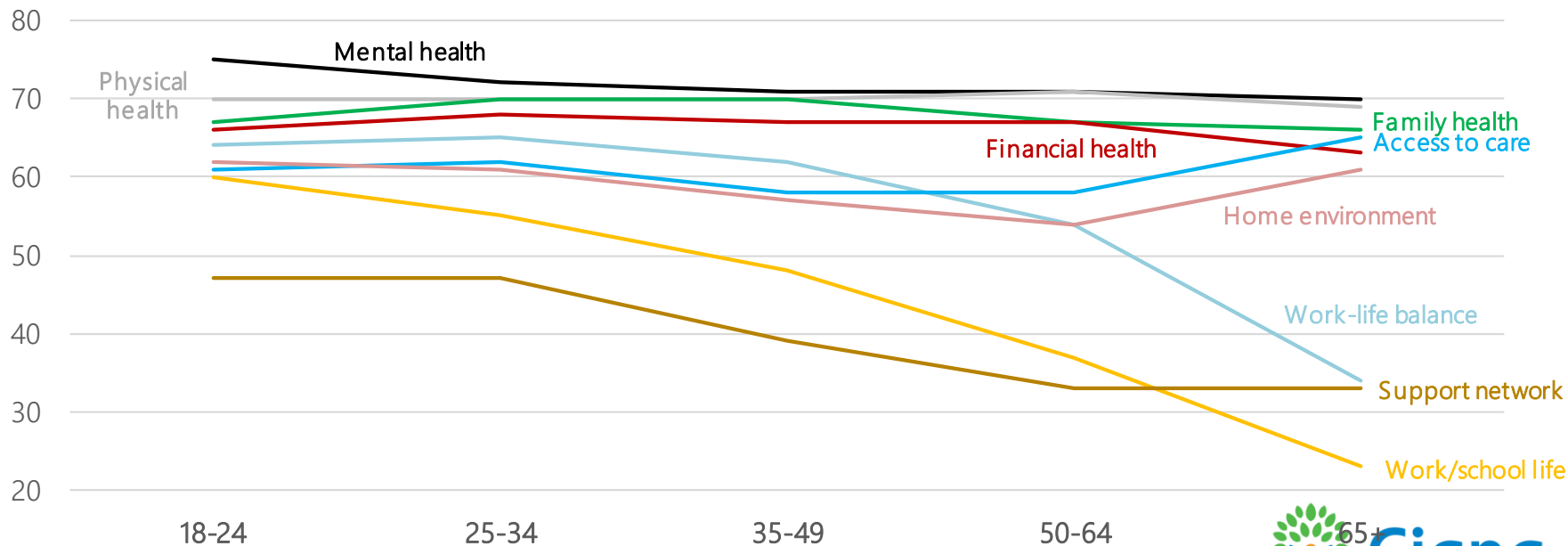
Globally, Mental health as well as Physical health are claimed to be the most important aspects to one's overall health and well-being. 3 in 5 people also see access to care as important, particularly in North America where it is talked about more like with elderly home. Healthcare is also generally more costly at the same time.



Whole Health Importance

BY LIFE-STAGE

A change in perception is also observed across life-stage. When people are young, Mental health is outstandingly more important than other health aspects. But as they grow older, the importance gap between Mental and Physical health closes, with home environment rising as one enters retirement. Importance of work-life balance, work/school life and support network actually diminishes from 35 years of age onwards.



Health and well-being

BY RESILIENCE LEVEL

While resilience helps cushion the fall in well-being when stress elevates, exercise, healthy eating and quality sleep helps build that resilience.

LEVEL

		resilience.		
		Resilience		
		Low	High	diff
Family	Having a close-knit family where we emotionally support each other	21	67	+46
	Quality of time I can spend with my family	21	64	+43
	Amount of time I can spend with my family	23	62	+40
	Being able to take care of my spouse/ partner's health and well-being	28	65	+37
	Being able to take care of my parents' health and well-being	21	55	+34
	Being able to take care of my child/ children's health and well-being	34	67	+34
	My child/ children's education	35	65	+30
	I have opportunity to learn and grow	36	74	+39
	I maintain a good relationship with my supervisor	46	84	+38
Work-place	I maintain good relationships with my coworkers	53	90	+37
	I have good work-life balance	40	77	+37
	I have good career development	29	65	+36
	I have job stability	42	74	+33
	I have a reasonable workload/ working hours	44	76	+31
	I have a satisfactory salary package / work benefits	27	58	+31
	I have no work-related stress	42	50	+8

		Resilience		
		Low	High	diff
Financial	Maintaining current standard of living	16	44	+28
	Financial ability to meet my/ my family's medical needs	15	40	+25
	Financial ability to pay for self/ family's education	17	41	+24
	Financial ability to meet expenses of my / my family's hobbies or holidays/vacations	16	38	+22
	Financial ability to pay for mortgage/ housing	17	39	+22
	Financial security in case of emergencies / if I am unable to work	14	35	+21
	Current financial situation	15	35	+20
	Impact of economic environment on my financial situation and planning	14	31	+17
	Having sufficient money for retirement	13	30	+17
Social	Feeling I am part of a broader group or community other than my family	15	41	+27
	Having time for myself, e.g. time for hobbies	26	50	+24
	Spending 'just the right' amount of time on smartphone / tablet to keep myself connected	22	45	+22
	Spending sufficient time in-person with my friends	15	37	+22
	I have many friends who I can talk openly with	10	30	+19
Physical	Getting sufficient sleep at night	20	44	+24
	Having good sleep quality	20	44	+24
	Eating a balanced diet	18	42	+24
	Being at a healthy weight	21	42	+21
	Exercising on a regular basis	20	40	+20

Whole Health Importance

Support network, positive social interaction at work/school play significant roles in maintaining overall well-being of Globally Mobile, followed by readily accessible medical care – more of the ‘practical’ elements when one is living abroad.

	Very important %	Total
		Total GM
Physical Health (e.g. Sleep, Exercise, Diet)	70	65 ↓
Mental Health (e.g. Emotional Well-being, Ability To Handle Stress)	71	66 ↓
Financial Health (e.g. Income Stability, Ability To Overcome Financial Emergency)	68	64 ↓
Family Health (including Ability To Take Care Of Them)	69	67 ↓
Home Environment (e.g. Living Conditions, Facilities And Amenities Near Home)	57	60 ↑
Support Network (e.g. Can Easily Ask For Help From Neighbors, Friends And Family, Employer Assistance Programs)	40	48 ↑
Access To Care (e.g. Medical Advice, Treatment)	59	61 ↑
My Work/school Life (e.g. Positive Social Interactions At Work/school, Being Content At Work/school)	49	53 ↑
Work-life Balance	63	62

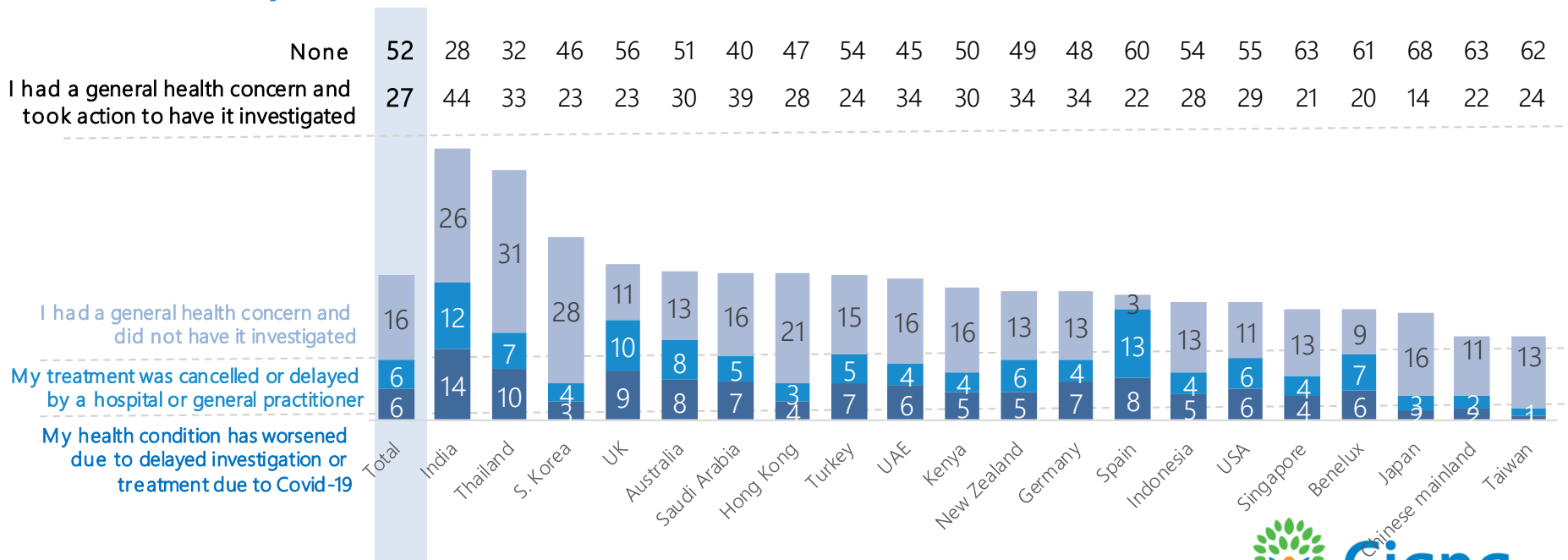


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Delay to Investigation / Treatment

Covid-19 appears to have impacted markets with weaker healthcare system and those that have gone through cycles of lockdowns and opening up. Specifically, Covid-19 has delayed the investigation or treatment of health issues for 14% of people in India, negatively impacting their health condition as a result. This is followed by Thailand and UK.





Thank You



Appendix

Fieldwork Period

No.	Market	Fieldwork date (start)	Fieldwork date (end)
1	China	31-Mar	12-Apr
2	Singapore	26-Mar	12-Apr
3	UAE	1-Apr	16-Apr
4	Spain	31-Mar	13-Apr
5	South Korea	31-Mar	13-Apr
6	Saudi Arabia	1-Apr	17-Apr
7	Hong Kong	30-Mar	15-Apr
8	USA	26-Mar	16-Apr
9	Australia	26-Mar	9-Apr
10	Kenya	26-Mar	14-Apr
11	New Zealand	25-Mar	15-Apr
12	Thailand	30-Mar	13-Apr
13	UK	26-Mar	9-Apr
14	India	25-Mar	9-Apr
15	Taiwan	30-Mar	14-Apr
16	Turkey	1-Apr	13-Apr
17	Indonesia	31-Mar	9-Apr
18	Japan	30-Mar	13-Apr
19	Belgium	7-Apr	16-Apr
20	Netherlands	7-Apr	13-Apr
21	Germany	31-Mar	13-Apr

Stress driver analysis: questions included

Question no.	Question
E43	Has your spouse or partner experienced the following situations in the past 1 week?
W4a	What well-being support would you like to receive from your employer?
NN21	Have you changed jobs or career in the past 12 months?
NN22	How likely are you to change jobs or career in the next 12 months?
E24a/b	Thinking about the past 1 month, which of these created stress for you?
WH4_1	I had a general health concern and took action to have it investigated
A1K – E1K_2	Well-being statements

Profile

The more impacted group identified – those working without kids – actually span across different ages from 18 to 49 years old.

	%	Total	Working	Non-Working	Un-employed	Working w/kids <18 yo	Working w/kids 18+ yo	Working w/o kids
18-24		11	7	25	17	3	0	14
25-34		26	29	16	31	32	1	36
35-49		36	41	19	30	54	24	33
50-64		21	21	22	21	11	66	16
65/+		6	2	17	1	0	9	1
Male		50	54	39	45	56	57	51
Female		50	46	61	55	44	43	49

Terms

A note on generations

The nomenclature and time periods of various generations is a hotly debated topic, with new incarnations, names and intergenerational categories emerging every day.

Despite some overlaps, for the purpose of our study we are generally categorising generations as below:

Gen Z	Millennials	Gen X	Pre-retirees	Boomers/ Retirees
18-24 years old	25-34 years old	35-49 years old	50-64 years old	65 years old or older

A note on Benelux

Only Belgium and The Netherlands were covered in 2021 (not Luxembourg), but the name 'Benelux' has still been used in this report for easy reference